

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant: | Simon Monk |) | Group Art No.: 3626 |
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| Application No: | 10/692,321 |) | Examiner: Rangrej, Sheetal R. |
| | |) | |
| Filed: | 10/22/2003 |) | Re: <i>Final Office Action</i> |
| | |) | |
| For: | "A System and Method for Providing An Insurance Product" |) | Our Ref: B-5273, 621389-7 |
| | |) | |
| | |) | Date: September 18, 2008 |

RESPONSE AND AMENDMENT TO FINAL

Commissioner for Patents

Dear Sir:

In reply to the final Office Action mailed on March 20, 2008, and further to the Advisory Action mailed on September 17, 2008, a response to which is due no later than **September 20, 2008**, Applicant submits this amendment pursuant to 37 C.F.R. 1.114 together with a Request for Continued Examination and a petition for a three month extension of time pursuant to 37 C.F.R. 1.136(a). The RCE fee set forth in 37 C.F.R. 1.17(e) as well as the extension of time fee set forth in 37 C.F.R. 1.17(a)(3) less the previously paid extension of time fee set forth in 37 C.F.R. 1.17(a)(2) have been paid concurrently with this electronic submission. Because this paper is filed in response to a Final Office Action, the Applicant submits that this paper is a reply under 37 C.F.R. 1.116 and requests expedited processing of this Response after Final Rejection as described in MPEP 714.13. Please amend the above-identified application as described below and consider the following remarks. **All amendments and remarks herein are made without prejudice.**

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.